

THE KAISER'S SOCIALISM.

DISPLAYED IN A COMPULSORY STATE INSURANCE SYSTEM.
FROM AN OCCASIONAL CORRESPONDENT OF THE TRIBUNE.

Of all the movements on behalf of workingmen undertaken in Germany of late years, perhaps the most interesting, if not the most important, is the national insurance system, which has now been in operation for several months. This system aims to provide every laborer, workman or wage-earner of any kind in the Empire with some material assistance when, through mental or bodily ailments, he is unable longer to earn his own living, or when, having reached the age of seventy, he has become superannuated. It is reckoned that fully 12,000,000 persons will thus be benefited. To accomplish this work the State undertakes to contribute a large proportion of the funds required, the total amount needed being estimated at \$62,600,000 per year, besides \$3,000,000 yearly as costs of administering the system. This enormous State subsidy was vigorously opposed at the outset, because, in the first place, it was deemed strongly Socialistic in tendency, and also because of its supposed pauperizing influence; while others claimed that it would lead to additional indirect taxation, of which the burden would fall upon the poorer classes. The promoters of the scheme, however, argued that the money could never be raised by direct contributions, especially as the system is taken out of the ordinary business category by the principle of granting pensions for old age immediately upon the act coming into force and the disability at the end of one year. It thus being imperative also to establish a considerable sinking fund, a State subsidy became a necessity. On this principle the amount of the State contribution was fixed at \$12.50 a year for each laborer. The State subsidy will, it is estimated, amount to \$1,600,000 in the first year and steadily increase for about eighty years. At that time it will have reached \$17,350,000 per year, and then, for the first time, an approximate balance will be established between the number of allowances paid and the amount of capital collected. Then the State subsidy will no longer be needed and will be gradually abolished.

This system is made compulsory upon all persons sixteen years of age who are employed for wages as workmen, assistants, apprentices or servants; all who are engaged in business as assistants in shops and apprentices who receive wages not regularly exceeding \$500 per year, excepting assistants and apprentices of apothecaries; also all persons employed for wages as members of the crews of German ships. The provisions of the act may also be extended to persons who do not employ regularly at least one paid workman, and to small masters who are employed by others. The civil officers of the State and soldiers also employed as servants are not included.

The persons insured are divided into four classes according to the amount of wages received. The first class consists of those whose yearly wages amount to \$87.50 or less; the second, from that sum to \$137.50; the third, from that to \$212.50; and the fourth, all above the latter sum. The contributions, which are to be paid half by the employer and half by the insured, are fixed for the first ten years of the working of the act as follows: class 1, 5 cents; class 2, 7 cents; class 3, 9 cents; class 4, 11 cents. It is reckoned that these contributions will meet all needed expenses for the first ten years, even under the most adverse conditions, and after that time they may be newly adjusted every five years. At the end of eight years, when a balance has been reached and the State subsidy ended, the highest rate of contributions will not exceed 20 pennings, or 4 cents, a week for the first class and 64 pennings, or nearly 13 cents, a week for the fourth.

Every person of whatever age above sixteen years who has become permanently unable to work is entitled to a pension. Inability means that in consequence of his physical or mental condition he is not able to earn a sum which, according to his powers and capabilities, is equal to at least one-third of the average rate of wages paid him during the preceding five years. On reaching the age of seventy years every person is entitled to a pension, whether he is able to work or not. Besides this, the law provides that persons who are not in steady employment during the entire year, the amount of allowances for disability ranges from \$1.88 in the lowest class to \$12.50 in the highest. After three years they will range from \$29.25 per year in the lowest class to \$166.25 in the highest. The allowances for disability after five years will range from \$29.25 in the lowest class to \$166.25 in the highest. These pensions are very small, and it has been suggested that they should be made larger, but the Government decided that it was necessary to proceed cautiously and not impose too great a burden upon the workingmen at the start. These pensions, however, do not seem so small when it is considered that they amount to more than one-third of the average yearly earnings of the insured persons. The law provided that the pension should be paid in advance on pay-days, one-half of the contributions for the previous year being deducted from all his insured earnings. The other half, of course, he pays himself. Then he pastes an insurance stamp equal in value to the entire contribution upon the receipt card. The receipt card is valid for each week of the insurance year. The cards, when filled, are numbered, dated and carefully filed away. The receipt card is not to be interfered with by any insurance or mutual benefit societies already in existence, whether local or for trade or Government service. All such are left untouched by the new law, which recognizes their existence and relieves their members of compulsory insurance, provided that the regulations of such funds meet certain conditions corresponding to those of the Government insurance. The Government system has now come into full operation, but no satisfactory estimate of its working effects can be made until the end of its first year.

THE YOUNG AGRICULTURAL EDITOR.

From The Burlington Free Press.
I have had considerable experience as an agricultural editor, but, unfortunately, it was condensed into a very brief period of my life. Shortly after leaving college I bought out an old paper in a country town, and I launched myself upon what I then called the career of a "journalist."

My "Agricultural Department" was the pride of my heart, and to it I brought all the rural culture and experience of the recent college graduate. I felt the place of honor in my columns, and I am sure that I honestly endeavored to raise the standard of agriculture in the section overshadowed by my editorial pen. I was, however, a young man, and I was not about three months, when one day a subscriber came—a farmer of the old school and a man of considerable prominence in the community. He tossed his hat over the ink-bottle on my table, took a seat and remarked:

"These here, Mr. Editor, if this 'ere paper of yours doesn't leave up pretty quick, I'm a-goin' to stop my subscription, and I know others that ain't goin' to stop their 'ere 'uns."

"Why, what is the matter?" I exclaimed, in consternation. "I flattered myself that I was getting out the best paper in the shoe patch," replied my visitor, frankly. "What have you to say about farming, young man, or riding, or anything else?"

"That's just it, Mr. Editor," I continued, pulling a frayed paper from my pocket. "Listen to this sentence: 'The horse is a creature of the field, and he will be likely to die.'"

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